

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION**

In Re: \_\_\_\_\_

Michael E. Hedke and  
Kiersten M. Hedke

Case No.: 14-01042  
Chapter 13 Proceeding  
Honorable John T. Gregg

\_\_\_\_\_  
Debtor(s)

**DEBTORS' OBJECTION TO CLAIM OF  
SPARTAN EQUITIES**

NOW COME the Debtors by their Attorneys, Debt Relief Legal Clinic, PLLC, and hereby objects to the claim filed on behalf of Spartan Equities High Yield Fund I, LLC, which claim was filed on or about June 26, 2014, and is designated as Claim 22 on the claims register, in the amount of \$165,560.04, for the reason that it attempts to establish an escrow for taxes and indicates that the Debtors are 33 months in arrears. The Confirmed Chapter 13 Plan provides for an arrearage of \$3,675, as well as an escrow for ongoing real property taxes through the office of the Chapter 13 Trustee. Additionally, claims have been filed by the local taxing authorities for delinquent taxes. An escrow for taxes is unnecessary. The proposed monthly payment will destroy this Plan's feasibility.

WHEREFORE, Debtors pray that the creditor's claim (Number 22) be disallowed, and that the Court grant such other relief as is agreeable to equity and good conscience.

Dated: 7/30/2014

/s/ Kristen L. Krol  
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